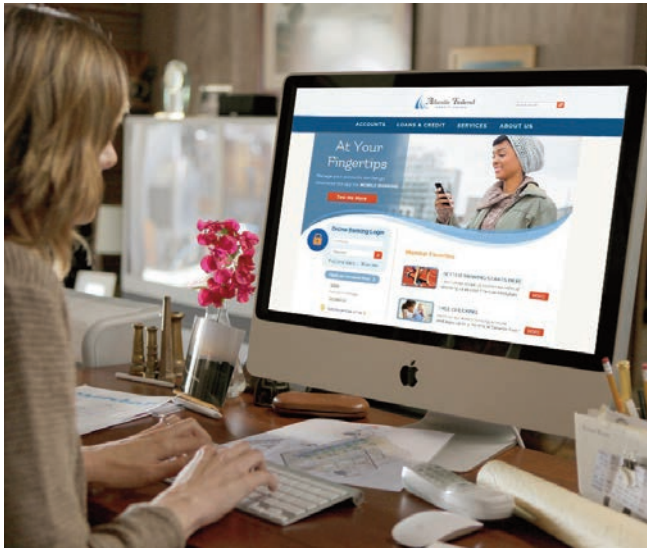


## In This Issue:

- New Website • Low Car Loan Rates
- Schemes, Scams & Frauds • Fun With Family Finances

## Welcome to Our Redesigned Website & Newsletter



If you haven't already, we invite you to visit:

[www.atlfedcu.com](http://www.atlfedcu.com)

Our redesigned website has the same address but sports a new, modern look. We're excited that now you can sign in to Online Banking and Bill Pay directly from the home page.

You're also noticing the new look of this newsletter. With both our website and newsletter redesign – in fact with all we do at Atlantic Federal, our constant goal is to facilitate your banking experience online, in person or on the phone.

Let us know what you think. Drop us a note at [info@atlfedcu.com](mailto:info@atlfedcu.com) or give us a call.

## Our New & Used Car Loan Rates are Amazingly Low!

*New Car Loan rates as low as*

**1.99%**  
APR\*

*Used Car Loan rates as low as*

**3.00%**  
APR\*\*

It's time for some spring car shopping, and Atlantic Federal makes it affordable to finance the vehicle you want. We work with you to structure a loan with a monthly payment schedule that fits your budget.

### *Our New and Used Vehicle loans feature:*

- 125% financing including tax, title & extended warranty
- Terms up to seven years
- GAP (Guaranteed Asset Protection) coverage available
- Credit life and disability insurance available.
- Mechanical repair coverage available



*Have an auto loan elsewhere at a higher rate? We'll refinance it at our incredibly low rates! There are no refinance fees and we'll handle all outside loan payoffs.*

Get instant loan approval at [www.atlfedcu.com](http://www.atlfedcu.com) or call us at 1-800-222-1329.

APR = Annual Percentage Rate. \*Rates and percentage financing shown offered on new vehicles to Premier Members meeting selected credit criteria for up to a five-year term. \*\*Rates and percentage financing shown offered on used vehicles to Premier Members meeting selected credit criteria for up to a three-year term. Other rates and terms available based on Member Merits status and credit worthiness criteria. Rates in effect as of April 1, 2014 and are subject to change without notice.

# Schemes, Scams & Frauds Can Cost You Money

Criminals want to earn their money the easy way—by stealing yours. Some 2 million people are victims of identity theft each year.

One recent scheme that targeted credit unions, including Atlantic Federal, was a phishing scheme involving debit cards. Members received text messages saying their cards had been deactivated and were provided a phone number—supposedly ours—to call for reactivation. Upon calling, members were asked for their card number, expiration date and pin number. Of course the phone number wasn't ours.



Another scam involves people pretending to be fraud agents for Visa or MasterCard and they call customers inquiring about large purchases made on their accounts. When customers say that they did not make the charges, the fraudster promises a credit will be issued but needs to verify that they have the card in their possession. These scammers don't always even ask for the account number. Sometimes all they ask for is the security code on the back of the card. And that's all they need to take over your account!

***Atlantic Federal will never call or text a member asking for an account number, card number, expiration date or pin number.***

Want to learn more? Under the “Services” tab at our website we have a wealth of Financial Education material. Topics include password safety, online shopping and social networking precautions, and spyware tricks. Educating yourself and using basic common sense is the best offense against these fraudulent schemes.



## Shop Worldwide with Our Visa Credit Cards!

An Atlantic Federal Visa credit card has the benefits only a credit union can offer, including:

- Low rates
- No balance transfer fees
- No cash advance fees
- No annual fees
- Complimentary Rewards Program for Platinum and Gold Rewards Cards.

Open your card today at [www.atlfedcu.com](http://www.atlfedcu.com) or call the Credit Union.



# Join Us for “Fun with Family Finances!”



**When:** Saturday, April 12th from 10 am to 11:30 am

**Where:** At our Kenilworth Branch

**What:** Money is the root of many family disputes and views on how to spend it can vary greatly.

In this discussion a money expert from GreenPath Debt Solutions, our financial education partner, will share tips on how to start that all-important money talk whether you are newly engaged or celebrating your golden wedding anniversary.

We'll compare points-of-view when it comes to spending and saving, how to build an effective budget and ways to keep everyone happy. Our money expert will also provide tips on teaching kids about financial responsibility.

Light refreshments will be served.

Seating is limited. To reserve your spot, call us at: 908-245-1750, ext. 7512 or email us at [carlag@altfedcu.com](mailto:carlag@altfedcu.com).



# Attend The 79th Annual Meeting

Sunday, May 4, 2014 at 1 pm at the Pines Manor in Edison, NJ

Luncheon • Door Prizes • Election Results  
Important Reports from Management and Directors.

Call the Credit Union for reservations only if you haven't already sent in an RSVP coupon. Acknowledgment of your reservation along with your name badge and directions to the Pines Manor will be returned to you by mail.

## Holiday Closings

- Monday, May 26 for Memorial Day
- Friday, July 4 for Independence Day

## April is Credit Union Youth Month!



Catch the \$ave Wave™

**National Credit Union  
Youth Week™**

April 20-26, 2014

*This year's theme of National Credit Union Youth Week is "Catch the \$ave Wave" and Atlantic Federal is excited to participate in this fiscally responsible event geared towards youth.*

*All youth under age 18 who visit any of our branches this month will receive a free gift. If that isn't sweet enough, they'll also be entered in a drawing for one of twenty-five \$100 cash prizes from Credit Union National Association!*

*While youth are encouraged to make a deposit at the Credit Union, no deposit is required to enter.*

## Win Prizes in our Facebook & Twitter Contests

***"Like" us on Facebook or follow us on Twitter and you may win movie tickets, sporting event packages or even a \$50 gift card!***

***One winner is chosen randomly each month and new contests begin each month. You have to be in it to win it!***



Phone: (908) 245-1750

Toll Free: 1-800-222-1329

Fax: (908) 245-0680

Kenilworth: 37 Market Street  
Kenilworth, NJ 07033

Hours: M-F 8 am till 5 pm / Thurs. till 6:30 pm  
Sat. 9 am till Noon (till 1 pm during Jan. except Jan. 18)

Newark: 550 Broad St., Newark, NJ 07102  
Hours: M-W 8:30 am till 4:30 pm / Thurs. & Fri. till 5 pm

Elizabeth: Trinitas Hospital -  
210 Williamson St. Elizabeth, NJ 07201  
Hours: M-F 9 am till 4 pm

▪ Website - [www.atlfedcu.com](http://www.atlfedcu.com)

▪ E-mail - [info@atlfedcu.com](mailto:info@atlfedcu.com)

▪ @nytime Teller - (908) 245-0404  
Or press 1 after calling the C.U.'s main number.



Atlantic Federal supplements the federal NCUA insurance with an additional \$250,000 coverage from ESI, the nation's leading private insurer.

